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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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23906 7590 01/25/2007 E I DU PONT DE NEMOURS AND COMPANY LEGAL PATENT RECORDS CENTER BARLEY MILL PLAZA 25/1128 4417 LANCASTER PIKE WILMINGTON, DE 19805			EXAMINER VAN DOREN, BETH	
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Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/887,414

Applicant(s)

GOLDSCHNEIDER ET AL.

Examiner

Beth Van Doren

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 30 October 2006.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-10,34-37 and 49 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-10,34-37 and 49 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☐ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____.
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date: _____.
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: _____.

DETAILED ACTION

1. The following is a final office action in response to the communications received 10/30/06. Claims 1 and 34 have been amended. Claims 1-10, 34-37, and 49 are pending.

Response to Amendment

2. Applicant amendments to claim 1 and 34 are sufficient to overcome the 35 USC § 112, second paragraph, rejections set forth in the previous office action.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1-10, 34-37, and 49 are rejected under 35 U.S.C. 103(a) as being unpatentable over Hoyle (U.S. 6,771,290) in view of Bargnes et al. (U.S. 7,020,620).

As per claim 1, Hoyle teaches a network based business process comprising the steps of:

(a) receiving an initial request from a customer computer linked with a host computer through a network (See figure 9, column 9, lines 40-60, column 12, lines 40-65, column 36, lines 10-30, wherein the customer requests to logon on and use the system.

The customer is at a client computer linked to the host through the Internet. See figure 3);

(b) completing a log-on procedure to allow the customer computer to access said host computer having a main menu comprising business tools suitable for improving performance of a customer (See figure 9, column 9, lines 40-60, column 12, lines 50-65,

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column 13, lines 40-50, column 14, lines 55-67, column 36, lines 10-20 and 34-40, wherein a log-on procedure allows the user to access the host and choose a tool and function from the operating system);

(c) requesting the customer computer to choose one of said business tools from said menu (See figure 5, column 9, lines 40-60, column 12, lines 50-65, column 13, lines 40-50, column 14, lines 50-67, column 36, lines 10-20 and 34-40, which discloses an operating system with application icons).

However, while Hoyle discloses an operating system like Windows where different application programs would be selected based on the needs of the customer as well as different tools usable by businesses, such as business card management, spreadsheets, customer service, etc., Hoyle does not expressly disclose that the operating system includes an applications program specifically directed towards business performance analysis wherein business data is entered, processed, and a solution is provided to identify process problems and poor financial performance.

Bargnes et al. discloses business tools that improve performance of a customer (See column 2, line 60-column 3, line 15 and lines 20-30 and 50-65, column 4, lines 8-20 and 35-55), including

(d) requesting the customer computer to enter customer business data required for business performance analysis in said chosen business tool (See figures 3-5, column 2, line 60-column 3, line 15 and lines 20-30 and 50-65, column 4, lines 8-20 and 35-55, wherein the customer inputs data so that a business performance analysis can be performed);

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(e) processing said data through an algorithmic module of said chosen business tool carry out a business analysis for said business tool (See figures 3-5, column 3, lines 50-65, column 4, lines 8-25, 35-55 and line 64-column 5, line 10, wherein the data is processed); and

(f) providing a business solution based on said business analysis to said customer computer to identify process problems and poor financial performance of said customer (See figures 3-5, column 3, lines 50-65, column 4, lines 8-25, 35-55 and line 64-column 5, line 10, wherein the data is processed and areas of poor processing and financial performance are identified. See also column 5, lines 50-65).

Both Hoyle and Bargnes et al. disclose network-based systems accessible by client computers that allow the users of the client computers to perform business functions. Hoyle specifically discloses an operating system like Windows where different application programs would be selected based on the needs of the customer as well as different tools usable by businesses, such as business card management, spreadsheets, customer service, etc. See column 9, lines 45-60, wherein software applications are loaded on the users computer and accessible through the interface. Bargnes et al. discloses a specific software application that is accessed and used in a client/server environment and allows the user to perform business calculations. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to load the software application of Bargnes et al. in the applications programs on the operating system of Hoyle in order to more efficiently maintain, organize, and communicate information of the user by maintaining a personalized and secure interface for the user that is accessible from any computer with network accessibility. See column

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1, lines 15-23, column 8, lines 20-50, of Hoyle, which discloses benefits of the interface of Hoyle.

As per claim 2, Hoyle teaches requesting the customer computer to deposit a payment before said step (c) (See column 36, lines 10-33, which discusses depositing payment into a prepaid card); and

authenticating the receipt of said payment deposited by the customer computer (See column 36, lines 10-33, wherein when the amount is paid, it is stored at the computer. Then, when the purchase is made, the server is contacted and a deduction is made. See also column 24, line 60-column 25, line 5).

As per claims 3 and 4, Hoyle discloses wherein said log-on procedure in said step (b) comprises the steps of:

ascertaining identity of said customer computer to determine whether said customer computer is a new user computer or a current user computer (See figure 9, column 26, line 49-column 27, line 30, wherein it is determined if the customer is new or a current user),

requesting for said new user computer to enter new customer information into said host computer (See figure 9, column 26, line 49-column 27, line 30, wherein when it is determined that the customer is new user, the new user is requested to enter information);

generating customer identification information (See figure 9, column 26, line 49-column 27, line 30 wherein the new user's login name and password are stored in the database);

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sending a customer identity data to the new user computer for allowing access in future to said host computer (See figure 9, column 26, line 49-column 27, line 30, wherein the new user is now a current user and may access the tool), and

allowing said new user computer access to said main menu (See figure 9, column 14, lines 55-67, column 26, line 49-column 27, line 30, wherein the new user is now a current user and may access the tools of the operating system).

As per claim 5, while Hoyle discloses an operating system like Windows where different application programs and tools (See figure 5, column 9, lines 40-60, column 12, lines 50-65, column 13, lines 40-50, column 14, lines 50-67, column 36, lines 10-20 and 34-40, which discloses an operating system with application icons), Hoyle does not expressly disclose wherein one of said business tools in said main menu is PAINT DEPARTMENT OPTIMIZER.

Bargnes et al. discloses a business tool of PAINT DEPARTMENT OPTIMIZER (See figures 3-5, column 2, lines 48-53, column 3, lines 30-40, column 4, lines 36-55 and line 63-column 5, line 5, which discloses optimizing performance including paint technicians in the collision repair shop).

Both Hoyle and Bargnes et al. disclose network based systems accessible by client computers that allow the users of the client computers to perform business functions. Hoyle specifically discloses an operating system like Windows where different application programs would be selected based on the needs of the customer as well as different tools usable by businesses, such as business card management, spreadsheets, customer service, etc. See column 9, lines 45-60, wherein software applications are loaded on the users computer and accessible through the interface.

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Bargnes et al. discloses a specific software application that is accessed and used in a client/server environment and allows the user to perform business calculations concerning the paint and repairs department. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to load the software application of Bargnes et al. in the applications programs on the operating system of Hoyle in order to more efficiently maintain, organize, and communicate information of the user by maintaining a personalized and secure interface for the user that is accessible from any computer with network accessibility. See column 1, lines 15-23, column 8, lines 20-50, of Hoyle, which discloses benefits of the interface of Hoyle.

As per claim 6, Hoyle teaches wherein said step (c) further comprises providing instructions for using said chosen business tool (See column 13, lines 40-57, and column 14, lines 1-10 and 30-40, which discloses a help engine that provides information on capabilities).

As per claim 7, Hoyle teaches providing said customer computer on-line help for using said chosen business tool (See column 13, lines 40-57, and column 14, lines 1-10 and 30-40, which discloses a help engine that provides information on capabilities).

As per claim 8, Hoyle teaches analyzing validity of said customer business data against a preprogrammed paradigm for said chosen business tool (See column 25, lines 4-25, which discloses validation checks).

However, Hoyle does not expressly disclose step (d) and thus does not expressly disclose performing a validity check on the specific business data of step (d).

Bargnes discloses entering data in step (d), as set forth above in the rejection of claim 1.

Both Hoyle and Bargnes et al. disclose network-based systems accessible by client computers that allow the users of the client computers to perform business functions. Hoyle specifically discloses an operating system like Windows where different application programs would be selected based on the needs of the customer as well as different functions of the operating system, such as a validation function. See column 9, lines 45-60, wherein software applications are loaded on the users computer and accessible through the interface. Bargnes et al. discloses a specific software application that is accessed and used in a client/server environment and allows the user to perform business calculations concerning the paint and repairs department. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to load the software application of Bargnes et al. in the applications programs on the operating system of Hoyle as well as utilize the functions of Hoyle (i.e. validation checking) in these applications in order to more efficiently maintain the data of the user by ensuring that all data is correctly completed. See column 1, lines 15-23, column 8, lines 20-50, of Hoyle, which discloses benefits of the interface of Hoyle. See also column 25, lines 4-25, of Hoyle which discloses the benefits of validation checking.

As per claim 9, Hoyle discloses offering said customer computer on-line help to explain the operations (See column 13, lines 40-57, and column 14, lines 1-10 and 30-40, which discloses a help engine that provides information on capabilities). However, Hoyle does not expressly disclose step (f) and thus does not expressly disclose using the help function with step (f) to explain the business solution.

Bargnes discloses providing a business solution in step (f), as set forth above in the rejection of claim 1.

Both Hoyle and Bargnes et al. disclose network-based systems accessible by client computers that allow the users of the client computers to perform business functions. Hoyle specifically discloses an operating system like Windows where different application programs would be selected based on the needs of the customer as well as different functions of the operating system, such as a help function. See column 9, lines 45-60, wherein software applications are loaded on the users computer and accessible through the interface. Bargnes et al. discloses a specific software application that is accessed and used in a client/server environment and allows the user to perform business calculations concerning the paint and repairs department to find a business solution. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to load the software application of Bargnes et al. in the applications programs on the operating system of Hoyle as well as utilize the functions of Hoyle (i.e. help functions) in these applications in order to more efficiently communicate information to the user by way of a help function that provides information on capabilities. See column 1, lines 15-23, column 8, lines 20-50, of Hoyle, which discloses benefits of the interface of Hoyle as well as column 13, lines 40-57, and column 14, lines 1-10 and 30-40, which disclose the

As per claim 10, Hoyle teaches wherein said network comprises Internet (See figure 3 and column 9, lines 40-60).

As per claim 34, while Hoyle discloses an operating system like Windows where different application programs and tools (See figure 5, column 9, lines 40-60, column 12, lines 50-65, column 13, lines 40-50, column 14, lines 50-67, column 36, lines 10-20 and 34-40, which discloses an operating system with application icons), Hoyle does not

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expressly disclose wherein one of said business tools in said main menu is PAINT DEPARTMENT OPTIMIZER.

Bargnes et al. discloses a business tool of PAINT DEPARTMENT OPTIMIZER (See figures 3-5, column 2, lines 48-53, column 3, lines 30-40, column 4, lines 36-55 and line 63-column 5, line 5, which discloses optimizing performance including paint technicians in the collision repair shop).

Bargnes et al. further discloses tabulating monthly sales, paint and materials revenues, paint and materials purchase cost, number of paint mixes made, average cost per paint mix, number of completed repair orders (See column 2, lines 64-67, column 3, lines 1-10 and 50-65, wherein the user enters business data. See figures 4-5, 10A-B, column 4, lines 10-28 and 44-67, column 5, lines 1-15 and 40-67, which disclose monthly and annual sales, paint and material costs (via cost of sales and cost is inherent to gross profit), costs for just paint, revenues based on paint, parts, etc. (i.e. sales), amount of paint, cost per pain, number of jobs, etc.).

Bargnes et al. further discloses average cost per paint mix, percent gross profit on paint and materials, goal sales as a percentage of total sales, percent goal gross profit, and percent cost for paint and materials as a percent of total sales (See figures 4-5, 10A-B, column 4, lines 10-28 and 44-67, column 5, lines 1-15 and 40-67).

However, Bargnes et al. does not expressly disclose total sales/Number of completed repair orders (i.e. sales amount per job).

Both Hoyle and Bargnes et al. disclose network-based systems accessible by client computers that allow the users of the client computers to perform business functions. Hoyle specifically discloses an operating system like Windows where

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different application programs would be selected based on the needs of the customer as well as different tools usable by businesses, such as business card management, spreadsheets, customer service, etc. See column 9, lines 45-60, wherein software applications are loaded on the users computer and accessible through the interface. Bargnes et al. discloses a specific software application that is accessed and used in a client/server environment and allows the user to perform business calculations concerning the paint and repairs department. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to load the software application of Bargnes et al. in the applications programs on the operating system of Hoyle in order to more efficiently maintain, organize, and communicate information of the user by maintaining a personalized and secure interface for the user that is accessible from any computer with network accessibility. See column 1, lines 15-23, column 8, lines 20-50, of Hoyle, which discloses benefits of the interface of Hoyle.

Further, Bargnes et al. specifically discloses the performance of many standard financial calculations. Bargnes further discloses that the shop tracks the number of jobs and that sales amounts are known in the system. It is old and well known to calculate the sales amount per job when performing financial analysis for a company. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to include total sales/Number of completed repair orders (i.e. sales amount per job) in the calculations of Bargnes et al. in order to more accurately identify areas of improvement for the business by calculating all financial aspects that affect the business. See column 4, lines 10-45, of Bargnes et al.

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As per claims 35-37, Hoyle discloses an operating system like Windows where different application programs and tools (See figure 5, column 9, lines 40-60, column 12, lines 50-65, column 13, lines 40-50, column 14, lines 50-67, column 36, lines 10-20 and 34-40, which discloses an operating system with application icons). However, Hoyle does not expressly disclose and Bargnes et al. discloses a business tool of PAINT DEPARTMENT OPTIMIZER (See figures 3-5, column 2, lines 48-53, column 3, lines 30-40, column 4, lines 36-55 and line 63-column 5, line 5, which discloses optimizing performance including paint technicians in the collision repair shop). Bargnes et al. and Hoyle are combinable for the reasons set forth above.

As per claim 35, Bargnes et al. discloses comparing said percent gross profit on paint & materials on a monthly and annual basis against a percent industry standard gross profit for paint & materials for a comparable business accessed from a standardized performance database (See figures 4-5, 10A-B, column 4, lines 10-28 and 44-67, column 5, lines 1-15 and 40-67, which disclose monthly and annual sales a percent gross profit on paint & materials. See also figure 4, column 4, lines 35-55, column 5, lines 10-20, wherein the company is compared against 25th percentile industry data);

comparing said percent cost for paint & materials as percentage of said total sales on a monthly and annual basis against said percent goal cost for paint & materials as percentage of said total sales (See figures 4-5, 10A-B, column 4, lines 10-28 and 44-67, column 5, lines 1-15 and 40-67, percent cost for paint & materials as percentage of said total sales on a monthly and annual basis against said percent goal cost for paint & materials as percentage of said total sales. See figure 4, column 4, lines 35-55, column 5, lines 10-20, wherein the company is compared against 25th percentile industry data);

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comparing said number of paint mixes made, average cost per paint mix, number of completed repair orders and average cost per said repair order on a monthly and annual basis against industry standards of a comparable business accessed from a standardized performance database (See figures 4-5, 10A-B, column 4, lines 10-28 and 44-67, column 5, lines 1-15 and 40-67, which disclose number of paint mixes made, average cost per paint mix, number of completed repair orders and average cost per said repair order on a monthly and annual basis. See figure 4, column 4, lines 35-55, column 5, lines 10-20, wherein the company is compared against 25th percentile industry data).

Further, as per claim 36, Bargnes et al. discloses that the desired percent rate is 0.1% to 5% (See figure 4 and column 4, lines 20-35, column 5, lines 60-77, which discloses what-if scenarios and 2%, for example).

As per claim 37, Bargnes et al. discloses comparing against upper 25th percentile of comparable businesses accessed from said standardized performance databases (See figure 4, column 4, lines 35-55, column 5, lines 10-20, wherein the company is compared against 25th percentile industry data).

As per claim 49, Hoyle does not expressly disclose that said customer is a collision repair shop. Bargnes et al. discloses the customer is a collision repair shop (See column 2, lines 48-53, column 3, lines 1-15, which disclose the collision repair shop as the customer and user of the system).

Both Hoyle and Bargnes et al. disclose network-based systems accessible by client computers that allow the users of the client computers to perform business functions. Hoyle specifically discloses an operating system like Windows where different application programs would be selected based on the needs of the customer as

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well as different tools usable by businesses, such as business card management, spreadsheets, customer service, etc. See column 9, lines 45-60, wherein software applications are loaded on the users computer and accessible through the interface. Bargnes et al. discloses a specific software application that is used at a collision repair shop and accessed and used in a client/server environment. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to load software for the collision repair shop of Bargnes et al. into the operating system of Hoyle in order to more efficiently maintain, organize, and communicate information of the user by maintaining a personalized and secure interface for the user that is accessible from any computer with network accessibility. See column 1, lines 15-23, column 8, lines 20-50, of Hoyle, which discloses benefits of the interface of Hoyle.

Response to Arguments

5. Applicant's arguments with regards to the 35 USC 103 rejections based on Hoyle (U.S. 6,771,290) in view of Bargnes et al. (U.S. 7,020,620) have been fully considered, but they are not persuasive. In the remarks, Applicant argues that (1) unlike the claimed invention, Hoyle's interface tracks and monitors the user, sends this information to an advertising agency, and serves advertisements, and further requires downloading to the user's computer and the user has no control over what is being pushed to the interface, (2) Hoyle's interface plays no role in the software program itself, other than collecting information about computer usage, (3) Hoyle does not teach or suggest providing business solutions for solving the customer's business problems, (4) Hoyle does not teach or suggest accessing a host computer to access a main menu with one or more business tools, (5) Hoyle does not teach or suggest entering customer business data, (6) Hoyle

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does not teach or suggest requesting user payment before allowing access such as in step (c), (7) the application icons of Hoyle are patentably distinct from the business tools residing on the host computer of the present system.

Applicant further argues that (8) there is no teaching, suggestion, or motivation in either Bargnes or Hoyle or in the knowledge generally available to one of ordinary skill in the art to combine these references, (9) neither Hoyle nor Bargnes teach and suggest dedicated algorithmic modules of business tools used to carry out business analysis, (10) Bargnes uses a single business module to conduct seven business applications, one of ordinary skill in the art would appreciate that a complex single module would be far more difficult to upgrade and revise, and the present invention is less cumbersome, (11) neither Hoyle nor Bargnes teach and suggest providing a business solution to identify process problems and poor financial performance of a customer.

In response to argument (1), Examiner respectfully points out that claim 1 recites a process comprising the steps of. The term comprising is an open term and thus, as long as the prior art has at least the limitations recited in the claim, it meets the claim. Therefore, the prior art can also have disclosure beyond the claim limitations. In this case, Hoyle was relied upon to teach the limitations of (a) receiving an initial request from a customer computer linked with a host computer through a network, (b) completing a log-on procedure to allow the customer computer to access said host computer having a main menu comprising business tools suitable for improving performance of a customer, and (c) requesting the customer computer to choose one of said business tools from said menu. Hoyle does teach these limitations by presenting the user an interface that the user can access from multiple computers by logging on to the system. After logging on, the

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customer at the client computer is linked to the host through the Internet. The user then can choose a tool and function from the operating system. The operating system present application programs with icons, such as word, business card management, spreadsheets, customer service, etc. See figures 3, 5, and 9, column 9, lines 40-60, column 12, lines 40-65, column 13, lines 40-50, column 14, lines 55-67, and column 36, lines 10-30. Thus, while Hoyle's interface may also track and monitors the user, send information to an advertising agency, and serve advertisements, the claim does not preclude Hoyle from teaching additional features based on the word "comprising".

In response to argument (2), Examiner reminds applicant that the claims were rejected under 35 USC 103, and thus Hoyle was relied upon to disclose a user interface, logging on to the system, and the ability to choose a business tool. Hoyle was specifically relied upon to disclose an operating system like Windows where different application programs would be selected based on the needs of the customer as well as different tools usable by businesses, such as business card management, spreadsheets, customer service, etc. See column 9, lines 45-60, wherein software applications are loaded on the users computer and accessible through the interface. Thus, Examiner did not rely on Hoyle to teach specific aspects of the software programs (i.e. tools) themselves, only the interface through which a loaded program may be accessed.

In response to argument (3), Examiner again reminds applicant that the claims were rejected under 35 USC 103, and thus Hoyle was relied upon to disclose a user interface, logging on to the system, and the ability to choose a business tool. Examiner relied on Bargnes et al. to disclose entering business data, performing a business analysis, and specifically using the business tool (beyond the selection). Thus, Hoyle was not

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relied upon to teach or suggest providing business solutions for solving the customer's business problems.

In response to arguments (4) and (7), Examiner respectfully disagrees. As discussed above, Hoyle was relied upon to disclose a user interface with links and icons linked to business tools, giving the user the ability to choose a business tool. Hoyle was specifically relied upon to disclose an operating system like Windows where different application programs would be selected based on the needs of the customer as well as different tools usable by businesses, such as business card management, spreadsheets, customer service, etc. Hoyle allows the user to access this interface from multiple computers and thus the stored profile of the user with the specifically selected tools and tool icons are stored at the server so when the user logs in at a different computer, he is able to access his specific tools and profile (via the server). Thus, examiner respectfully disagrees. See the art rejection above and specifically column 1, lines 14-20, column 5, lines 43-55, and column 8, lines 30-50.

In response to argument (5), Examiner did not rely on Hoyle to teach entering customer business data, but rather she relied on Bargnes. Bargnes discloses entering business data required for business performance analysis in said chosen business tool in figures 3-5, column 2, line 60-column 3, line 15 and lines 20-30 and 50-65, column 4, lines 8-20 and 35-55, wherein the customer inputs data so that a business performance analysis can be performed. Examiner maintains this rejection.

In response to argument (6), Examiner points out that the claim does not specifically recite the request for payment coincides with the user being able to access the tool. Claim 2 recites that the customer is requested to deposit a payment before step (c)

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of the user choosing a business tool and that this payment is authenticated. See column 36, lines 10-33, which discusses depositing payment into a prepaid card so that when a user accesses a tool and wants to purchase something, the money is available to the user. Thus, if this payment is specifically linked to the ability to access the tool, examiner respectfully suggests putting such a feature in the claims.

In response to argument (8) that there is no suggestion to combine the references, the examiner recognizes that obviousness can only be established by combining or modifying the teachings of the prior art to produce the claimed invention where there is some teaching, suggestion, or motivation to do so found either in the references themselves or in the knowledge generally available to one of ordinary skill in the art. See *In re Fine*, 837 F.2d 1071, 5 USPQ2d 1596 (Fed. Cir. 1988) and *In re Jones*, 958 F.2d 347, 21 USPQ2d 1941 (Fed. Cir. 1992). In this case, both Hoyle and Bargnes et al. disclose network-based systems accessible by client computers that allow the users of the client computers to perform business functions, which is analogous art to the user's claimed invention. Hoyle specifically discloses an operating system like Windows where different application programs would be selected based on the needs of the customer as well as different tools usable by businesses, such as business card management, spreadsheets, customer service, etc. See column 9, lines 45-60, wherein software applications are loaded on the users computer and accessible through the interface. Bargnes et al. discloses a specific software application that is accessed and used in a client/server environment and allows the user to perform business calculations. There is motivation to combine these teachings found in column 1, lines 15-23, column 8, lines

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20-50, of Hoyle, which discloses the benefits of the interface of Hoyle to access computer applications and resources by a user.

In response to argument (9), Examiner respectfully disagrees. Claim 1 recites an algorithmic module that carries out business analysis. An algorithm is a set of rules for solving steps of a problem. Bargnes was relied upon to teach this limitation, where Bargnes discloses an analysis module to perform analytical tasks, specifically formulas used to determine financial figures based on the input business data. Therefore, Bargnes teaches a module that contains computer implemented rules for manipulating the inputted data. See column 3, lines 50-65, column 4, lines 8-25, 35-55 and line 64-column 5, line 10.

In response to argument (10), Examiner points out that claim 1 recites the selection of a single tool with a single module. Further, claims 1 and 34 both recite the term “comprises”. Therefore, as discussed above, the term comprising is an open term and thus, as long as the prior art has at least the limitations recited in the claims, it meets the claim. Further, claim 34 is not limited to the specific steps and formulas recited, and could in fact contain multiple other steps, formulas and applications. Thus, since Bargnes does teach and suggest at least the claimed steps of claim 34 (as set forth above), Bargnes does meet the limitations currently claimed.

In response to argument (11), Examiner respectfully disagrees. Bargnes was relied upon to teach “(f) providing a business solution based on said business analysis to said customer computer to identify process problems and poor financial performance of said customer”. Bargnes specifically discloses an analytical approach for processing data associated with the financial performance of an organization. See column 3, lines 50-65,

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column 4, lines 8-25, 35-55 and line 64-column 5, line 10, wherein the data is processed and areas of poor processing and financial performance are identified. Specifically, column 4, lines 35-55, discuss assessing the business to identify areas of performance that should be improved, such as lower than average percentages with respect to gross profit. The system then shows the user areas the company can grow to be more competitive. The customer is the user of the interface. See also column 5, lines 50-65.

Conclusion

THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Beth Van Doren whose telephone number is (571) 272-6737. The examiner can normally be reached on M-F, 8:30-5:00.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Tariq Hafiz can be reached on (571) 272-6729. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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January 22, 2007

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AU 3623